

DEBTOR: Haitham Sadeq and Rola Sabbagh

CASE NUMBER: 14-13504-RGM

OFFICE OF THE UNITED STATES TRUSTEE  
DISTRICT OF ALEXANDRIA/DISTRICT OF COLUMBIA DIVISIONS  
MONTHLY OPERATING REPORT  
CHAPTER 11  
INDIVIDUAL DEBTORS

Form 3  
COVER SHEET AND QUESTIONNAIRE

For Period Ended: November 2014

**THIS REPORT MUST BE FILED WITH THE COURT 15 DAYS AFTER THE END OF THE MONTH**

Debtor must attach each of the following reports / documents unless the U. S. Trustee has waived the requirement in writing.

Report/Document Attached	Previously Waived	REQUIRED REPORTS/DOCUMENTS
<input checked="" type="checkbox"/>	<input type="checkbox"/>	1 Cash Flow Statement (Page 2)
<input checked="" type="checkbox"/>	<input type="checkbox"/>	2 Cash Reconciliation(s) and Narrative (Page 3)
<input checked="" type="checkbox"/>	<input type="checkbox"/>	3 Cash Receipts Detail (Page 4)
<input checked="" type="checkbox"/>	<input type="checkbox"/>	4 Cash Disbursements Detail (Page 5)
<input checked="" type="checkbox"/>	<input type="checkbox"/>	5 Receipts and Disbursements Recap Case to Date (Page 6)
<input checked="" type="checkbox"/>	<input type="checkbox"/>	6 Bank Statements for All Bank Accounts (remember to redact all but last four digits of bank account number)

QUESTIONNAIRE	Yes	No
Please answer the questions below for the month being reported:		
1. Did you deposit all receipts into your DIP account this month?	<u>X</u>	<u>          </u>
2. Are all insurance policies current and in effect?	<u>X</u>	<u>          </u>
3. Have all taxes been timely filed and paid?	<u>          </u>	<u>X</u>
4. Did you pay all your bills on time this month?	<u>X</u>	<u>          </u>
5. Are you current on U.S. Trustee quarterly fees payments?	<u>X</u>	<u>          </u>
6. Did you borrow money from anyone this month?	<u>          </u>	<u>X</u>
7. Did you paid any bills you owed before you filed for bankruptcy?	<u>          </u>	<u>X</u>
8. Do you have any bank accounts open other than the DIP account?	<u>          </u>	<u>X</u>

**I declare under penalty of perjury that this Monthly Operating Report, and any statements and attachments are true, accurate and correct to the best of my belief.**

Executed on: 12/11/2014

Signature (Debtor):

Print name:

Haitham Sadeq

Signature (Co-Debtor, if one):

Print name:

Rola Sabbagh

DEBTOR: Haitham Sadeq and Rola Sabbagh

CASE NUMBER: 14-13504-RGM

**CASH FLOW STATEMENT - INDIVIDUAL DEBTOR(S)**

Month Reporting:

November 2014

**CASH FLOW SUMMARY (SEE NOTE A)**

<b>1. Beginning Cash Balance</b>	\$ <u>2,167.42 (1)</u>
<b>2. Cash Receipts</b>	
Wages	<u>2,499.61</u>
Sole Proprietorship Revenues	<u>                    </u>
Draws from owned entities other than Sole Prop	<u>                    </u>
Rental Income	<u>3,900.00</u>
Other <u>Gift from Relative</u>	<u>9,980.00</u>
Other <u>Return from Tobi.com</u>	<u>58.00</u>
Other <u>                                    </u>	<u>0.00</u>
Other <u>                                    </u>	<u>0.00</u>
Other <u>                                    </u>	<u>0.00</u>
Total Cash Receipts	\$ <u>16,437.61</u>
<b>3. Cash Disbursements</b>	
Rent or home mortgage payment	\$ <u>11,617.21</u>
Utilities and Telephone Expenses	<u>226.00</u>
Home maintenance (repairs/upkeep)	<u>146.04</u>
Food / Groceries	<u>1,195.22</u>
Insurance payments	<u>0.00</u>
Installment payments (including auto)	<u>1,240.76</u>
Transportation (not including car payments)	<u>61.83</u>
Legal / Professional Fees / U.S. Trustee Fees	<u>0.00</u>
Sole Proprietorship Expenses	<u>                    </u>
Rental property expenses / repairs	<u>                    </u>
Other <u>Education Expenses / Tuitions / Housing</u>	<u>251.07</u>
Other <u>Clothing</u>	<u>1,681.79</u>
Other <u>Healthcare/ Prescriptions / Doctors</u>	<u>167.16</u>
Other <u>Personal Care / Fitness</u>	<u>339.99</u>
Other <u>Bank Charges</u>	<u>16.00</u>
Miscellaneous	<u>0.00</u>
Total Cash Disbursements	\$ <u>16,943.07</u>
<b>4. Net Cash Flow for Month (Total Cash Receipts less Total Cash Disbursements)</b>	<u>-505.46</u>
<b>5. Ending Cash Balance</b>	\$ <u>1,661.96</u>

**CALCULATION OF DISBURSEMENTS FOR UNITED STATES TRUSTEE QUARTERLY FEES**

Total Disbursements for the Month (from above)	16,943.07
Less: Transfers between bank accounts	
Add: Any amounts paid on behalf of the debtor by others	
<b>Disbursements for U.S. Trustee Fee Calculation</b>	<b>16,943.07</b>

(A) The term "cash" includes all forms of currency i.e., checks, cash, money orders, etc.

Rev. 2012-06

(1) Current month beginning cash balance should equal the previous month's ending balance.

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DEBTOR: Haitham Sadeq and Rola Sabbagh

Case Number: 14-13504-RGM

**BANK RECONCILIATIONS**

Month ending:	November 2014	Acct #1	Acct #2	Acct #3	Acct #4
Name of Bank:		Wells Fargo			
Last four digits of account		7805			
Purpose of Acct (Personal or Business)		Personal			
Type of account (Checking or Savings)		Checking			
Balance per Bank Statement		2,167.42			
ADD: Deposits not credited (attach list)		16,437.61			
SUBTRACT: Outstanding check (attach list)		16,943.07			
Other reconciling items (attach list)					
Month end Balance (Must agree with books)		1,661.96	0.00	0.00	0.00
TOTAL OF ALL ACCOUNTS					1,661.96 (2)

Note: Attach a copy of the bank statement and bank reconciliation for each account

**AMOUNTS OWED TO OTHERS at the end of the Month (post petition)**

- Personally (attach list stating who, amount, when due)	
- Business (if applicable) (attach list)	
TOTAL OWED POST PETITION	0.00

**AMOUNTS OWED TO YOU at the end of the Month (both pre and post petition)**

- Personally (attach list stating who, amount, when due)	
- Business (if applicable) (attach list)	
TOTAL AMOUNT OWED TO YOU	0.00

**NARRATIVE**

Please provide a brief description of any significant business and legal actions taken by the debtor, its creditors, or the court during the reporting period, any unusual or non-recurring transactions that are reported in the cash flow statement and any significant changes in the financial condition of the debtor which have occurred subsequent to the report date.

A gift of \$9,980.00 was given by a relative on Nov. 4th


(2) Total of all accounts should equal page 2, line 5 - Ending Cash Balance.

DEBTOR: Haitham Sadeq and Rola Sabbagh

CASE NO: 14-13504-RGM

**CASH RECEIPTS DETAIL (SEE NOTE A)**

For Period: 11/1/2014 to 11/30/2014

*(attach additional sheets as necessary)*

**Debtor In Possession Account:**

Date	Payer	Description	Amount
11/4/2014	Amal Al Sadek	Gift	9,980.00
11/4/2014	Mohammed Al Samrin	Rental Income/Chambray	3,900.00
11/13/2014	Bechtel Infrastructure Corp.	Salary Spouse	1,646.17
11/18/2014	Tobi.Com	Refund from Tobi.Com (Clothing)	58.00
11/21/2014	Bechtel Infrastructure Corp.	Salary Spouse	171.10
11/28/2014	Bechtel Infrastructure Corp.	Salary Spouse	682.34

**Total automatic credits for the month which identify source of deposit**

**Total Cash Receipts** \$ 16,437.61 (1)

**(A) The term "cash" includes all forms of currency i.e., checks, cash, money orders, etc.**

**(1) Total for all accounts should agree with total cash receipts listed on page 2.**

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DEBTOR: Haitham Sadeq and Rola Sabbagh

CASE NO: 14-13504-RGM

**CASH DISBURSEMENTS DETAIL (SEE NOTE A)**

For Period: 11/1/14 to 11/30/14

*(attach additional sheets as necessary)*

**Debtor In Possession Account:**

Date	Check No.	Payee	Description (Purpose)	Amount
11/3/2014	EFT	Sport & Health Club	Personal Care	129.99
11/3/2014	EFT	Tao Wellnes Mcc	Healthcare	25.00
11/3/2014	EFT	Starbucks	Food	30.00
11/3/2014	EFT	BJ Wholesale	Food	153.26
11/3/2014	EFT	Salon Citi Mcc	Personal Care	210.00
11/4/2014	EFT	American Eagle Outfitters	Clothing	172.11
11/4/2014	EFT	Grg Usa Llc	Clothing	171.50
11/4/2014	102	Magno Ibanel	Housing:Maintenance	100.00
11/4/2014	EFT	Wire Trans Svc	Bank Charges	16.00
11/4/2014	EFT	Lord & Taylor	Clothing	38.16
11/5/2014	EFT	Community Cab	Food	10.49
11/5/2014	EFT	CVS Pharmacy	Healthcare:Prescriptions	10.00
11/5/2014	EFT	Washington Gas	Housing:Utilities	22.97
11/6/2014	EFT	MBFS	Auto Payment	478.91
11/6/2014	EFT	BFSFCU Mortgage	Home Mortgage	2,581.73
11/6/2014	EFT	Bank of America	Auto Payment	761.85
11/6/2014	EFT	Bank-Fund Home Equity Loan	Home Mortgage	1,306.66
11/6/2014	EFT	Cvs	Healthcare:Prescriptions	45.16
11/6/2014	EFT	Lord & Taylor	Clothing	328.58
11/6/2014	EFT	Lucianos Italian Mcc	Food	2.81
11/6/2014	EFT	ATM Withdrawal	Food	300.00
11/7/2014	EFT	Chevy Chase Bank	Home Mortgage	7,338.58
11/7/2014	EFT	BankUnited FSB	Home Mortgage	390.24
11/7/2014	EFT	CVS Pharmacy	Healthcare:Prescriptions	12.00
11/7/2014	EFT	South Moon Under	Clothing	63.59
11/7/2014	EFT	Sweetgreen Mcl Mcc	Food	9.91
11/10/2014	96	McLean Field Hockey	Education:Education Interest	50.00

11/10/2014	EFT	McDonald's	Food	6.36
11/10/2014	EFT	American Eagle Outfitters	Clothing	240.89
11/10/2014	EFT	Shell	Automobile:Gasoline	61.83
11/10/2014	EFT	Tyson's Bagel Market	Food	31.85
11/10/2014	EFT	Urban Outfitters	Clothing	178.08
11/12/2014	EFT	Choice Homes	Housing:Maintenance	46.04
11/12/2014	EFT	North Face	Clothing	210.94
11/17/2014	EFT	Paypal	Clothing	12.50
11/17/2014	EFT	Paypal	Clothing	17.88
11/18/2014	EFT	Victoria's Secret	Clothing	50.86
11/18/2014	EFT	Costco	Food	164.65
11/19/2014	EFT	Zara	Clothing	42.29
11/19/2014	EFT	H Mart	Food	54.82
11/19/2014	EFT	Dominion	Utilities:Electricity	203.03
11/19/2014	101	Cvs	Healthcare	51.36
11/19/2014	EFT	Zappos.Com	Clothing	76.32
11/19/2014	EFT	Lord & Taylor	Clothing	62.18
11/20/2014	EFT	CVS Pharmacy	Food	81.18
11/20/2014	EFT	Tao Wellnes Mcc	Healthcare	75.00
11/21/2014	EFT	Uva Student Bill	Education:Tuition	201.07
11/21/2014	EFT	ATM Withdrawal	Food	200.00
11/24/2014	EFT	Foot Locker	Clothing	79.50
11/24/2014	EFT	Uppy's	Food	34.94

Total automatic debits for the month which identify who is paid

Total Cash Disbursements

\$ 16,943.07 (1)

(A) The term "cash" includes all forms of currency i.e., checks, cash, money orders, etc.

Rev. 2012-06

(1) Total for all accounts should agree with total cash disbursements listed on page 2.

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## INCOME AND DISBURSEMENTS RECAP

Debtor: Haitham Sadeq and Rola Sabba Case Number: 14-13504-RGM

Date Case was filed: October 31, 2014

This form is to be used to record Monthly Operating Reports' Income and Disbursements filed to date. It serves as a running total of overall income, expenses and net income (or loss) for the case.

Year:

	Income	Expenses	Net Inc/ (Loss)
Jan			-
Feb			-
Mar			-
Apr			-
May			-
Jun			-
Jul			-
Aug			-
Sep	4,353.02	3,238.56	1,114.46
Oct	16,761.05	15,708.09	1,052.96
Nov	16,437.61	16,943.07	(505.46)
Dec			-

Year:

	Income	Expenses	Net Inc/ (Loss)
			-
			-
			-
			-
			-
			-
			-
			-
			-
			-
			-
			-
			-
			-

TOTAL

37,551.68	35,889.72	1,661.96
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**Wells Fargo Everyday Checking**Account number: **3679017805** ■ November 1, 2014 - November 30, 2014 ■ Page 1 of 5**WELLS  
FARGO**

HAITHAM S SADEQ  
 ROLA SABBAGH  
 DEBTOR IN POSSESSION  
 CH 11 CASE #14-13504 (EVA)  
 7121 MERRIMAC DR  
 MC LEAN VA 22101-3408

**Questions?**

Available by phone 24 hours a day, 7 days a week:

**1-800-TO-WELLS** (1-800-869-3557)

TTY: 1-800-877-4833

En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: wells Fargo.com

Write: Wells Fargo Bank, N.A. (377)

P.O. Box 6995

Portland, OR 97228-6995

**You and Wells Fargo**

Don't forget to notify us of your travel plans to help avoid issues when using your Wells Fargo cards while traveling. It's easy to notify us of your travel plans online at wells Fargo.com/travelplan, through the Wells Fargo mobile app, or by calling the phone number on the back of your card.

**Account options**

A check mark in the box indicates you have these convenient services with your account(s). Go to wells Fargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	<input checked="" type="checkbox"/>	Direct Deposit	<input checked="" type="checkbox"/>
Online Bill Pay	<input checked="" type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Overdraft Protection	<input type="checkbox"/>
Mobile Banking	<input checked="" type="checkbox"/>	Debit Card	<input type="checkbox"/>
My Spending Report	<input checked="" type="checkbox"/>	Overdraft Service	<input type="checkbox"/>

**Activity summary**

Beginning balance on 11/1	\$2,167.42
Deposits/Additions	16,437.61
Withdrawals/Subtractions	- 16,943.07
<b>Ending balance on 11/30</b>	<b>\$1,661.96</b>

Account number: **3679017805****HAITHAM S SADEQ****ROLA SABBAGH****DEBTOR IN POSSESSION****CH 11 CASE #14-13504 (EVA)**

Virginia account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 051400549

**Overdraft Protection**

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.



**WELLS  
FARGO****Transaction history**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
11/3		Check Crd Purchase 10/31 Starbucks #00714 M McLean VA 473703xxxxxx2107 384304806540920 ?McC=5814		30.00	
11/3		Check Crd Purchase 11/01 The Tao of Wellnes Vienna VA 473703xxxxxx2131 464305632724243 ?McC=7230		25.00	
11/3		POS Purchase - 11/01 Mach ID 000000 Bj Wholesale #00 13053 Fairfax VA 2107 00464305730828940 ?McC=5300		153.26	
11/3		Check Crd Purchase 11/01 Salon Citi Fairfax VA 473703xxxxxx2131 004305737200759 ?McC=7230		210.00	
11/3		Check Crd Purchase 11/02 Sport&Health Club0 703-637-0563 VA 473703xxxxxx2107 304306511094431 ?McC=7997		129.99	1,619.17
11/4		WT F61104502184000 Canadian Imperia /Org=MRS Amal S AL Sadek Srf# F61104502184000 Trn#141104126356 Rfb#	9,980.00		
11/4		Deposit	3,900.00		
11/4		Wire Trans Svc Charge - Sequence: 141104126356 Srf# F61104502184000 Trn#141104126356 Rfb#		16.00	
11/4		POS Purchase - 11/04 Mach ID 000000 American Eagle McLean VA 2107 00000000942659078 ?McC=5691		172.11	
11/4		POS Purchase - 11/04 Mach ID 000000 Grg USA LLC #342 1961 McLean VA 2107 00000000935652051 ?McC=5621		171.50	
11/4		POS Purchase - 11/04 Mach ID 000000 Lord & Taylor #056 795 McLean VA 2131 00000000359636619 ?McC=5651		38.16	
11/4	102	Check		100.00	15,001.40
11/5		Check Crd Purchase 11/04 Community Canteen Reston VA 473703xxxxxx2131 584308615557187 ?McC=5812		10.49	
11/5		POS Purchase - 11/05 Mach ID 000000 Cvs 01397 01397--1452 McLean VA 2107 00304310000040086 ?McC=5912		10.00	
11/5		Bill Pay Washington Gas on-Line xxxxx10038 on 11-05		22.97	14,957.94
11/6		Check Crd Purchase 11/04 Lucianos Italian McLean VA 473703xxxxxx2131 584309031803874 ?McC=5812		2.81	
11/6		Check Crd Purchase 11/04 Lord & Taylor McLean VA 473703xxxxxx2131 584309051508567 ?McC=5651		328.58	
11/6		POS Purchase - 11/06 Mach ID 000000 Cvs 01397 01397--1452 McLean VA 2107 00304310778401429 ?McC=5912		45.16	
11/6		ATM Withdrawal - 11/06 Mach ID 0414F 2903 Gallows Road Falls Church VA 2107 0000748		300.00	
11/6		Bill Pay Mercedes-Benz Fi on-Line xxxxx71357 on 11-06		478.91	
11/6		Bill Pay Bank of America on-Line xxxxxxxx37118 on 11-06		761.85	
11/6		Bill Pay Bank Fund Staff on-Line xxxxxx74200 on 11-06		1,306.66	
11/6		Bill Pay Bank Fund Staff on-Line xxx40850 on 11-06		2,581.73	9,152.24
11/7		Check Crd Purchase 11/06 South Moon Under 6 Reston VA 473703xxxxxx2131 304310647056302 ?McC=5691		63.59	
11/7		Check Crd Purchase 11/06 Cvs/Pharmacy #0139 McLean VA 473703xxxxxx2107 004310770735524 ?McC=5912		12.00	
11/7		Check Crd Purchase 11/06 Sweetgreen McL McLean VA 473703xxxxxx2131 384310050499666 ?McC=5814		9.91	
11/7		Bill Pay Bankunited FSB on-Line xx48869 on 11-07		390.24	
11/7		Capital One Mtg Pmts 110514 0535042063 Haitham Sadeq		7,338.58	1,337.92
11/10		Check Crd Purchase 11/08 Tysons Bagel Marke Vienna VA 473703xxxxxx2131 304312568706918 ?McC=5814		31.85	
11/10		Check Crd Purchase 11/08 McDonald's M4194 O McLean VA 473703xxxxxx2131 384313111649371 ?McC=5814		6.36	
11/10		POS Purchase - 11/09 Mach ID 000000 Urban Outfitter Urban McLean VA 2131 00384313840331827 ?McC=5651		178.08	
11/10		POS Purchase - 11/09 Mach ID 000000 American Eagle McLean VA 2131 00000000949014777 ?McC=5691		240.89	
11/10		POS Purchase - 11/09 Mach ID 000000 Shell Service Station McLean VA 2131 00304314134397649 ?McC=5542		61.83	
11/10	96	Check		50.00	768.91
11/12		Check Crd Purchase 11/09 Choice Home Warran 888-5315403 NJ 473703xxxxxx2107 464313310478984 ?McC=6300		46.04	

WELLS  
FARGO**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
11/12		Check Crd Purchase 11/10 The North Face 17 Mc Lean VA 473703xxxxxx2131 584314001018878 ?McC=5621		210.94	511.93
11/13		Bechtel Group IN Corp Pymnt Usp810002454334 Sabbagh, Rola A.	1,646.17		2,158.10
11/17		Check Crd Purchase 11/16 Paypal *Krvnovelty 402-935-7733 CA 473703xxxxxx2131 584321062613825 ?McC=7333		17.88	
11/17		Check Crd Purchase 11/16 Paypal *Whistlin 402-935-7733 CA 473703xxxxxx2131 584321069427300 ?McC=5331		12.50	2,127.72
11/18		Check Crd Pur Rtrn 11/18 Tobl.Com 888-862-4121 CA 473703xxxxxx2131 624322554714728 ?McC=5621	58.00		
11/18		POS Purchase - 11/18 Mach ID 000000 Costco Whse #0204 Fairfax VA 2107 00384322799290098 ?McC=5300		164.65	
11/18		Check Crd Purchase 11/18 Victoria's Secret 800-888-1500 OH 473703xxxxxx2131 584322063404200 ?McC=5964		50.86	1,970.21
11/19		POS Purchase - 11/19 Mach ID 000000 Cvs 01397 01397--1452 McLean VA 2107 00464323449411746 ?McC=5912		51.36	
11/19		POS Purchase - 11/19 Mach ID 000000 H Mart Falls Churc Falls Church VA 2107 00584323728248977 ?McC=5411		54.82	
11/19		POS Purchase - 11/19 Mach ID 000000 Lord & Taylor #056 795 McLean VA 2131 00000000145453110 ?McC=5651		62.18	
11/19		POS Purchase - 11/19 Mach ID 000000 Zara USA 3036 McLean VA 2131 00464324032637508 ?McC=5621		42.29	
11/19		Check Crd Purchase 11/19 Zap*Zappos.Com 800-927-7671 NV 473703xxxxxx2131 304322040096443 ?McC=5661		76.32	
11/19		Bill Pay Dominion Virgini on-Line xxxxx42959 on 11-19		203.03	1,480.21
11/20		Check Crd Purchase 11/18 The Tao of Wellnes Vienna VA 473703xxxxxx2131 384322831081486 ?McC=7230		75.00	
11/20		Check Crd Purchase 11/19 Cvs/Pharmacy #0139 McLean VA 473703xxxxxx2107 164324123294850 ?McC=5912		81.18	1,324.03
11/21		Bechtel National EDI Paymnt Oxa0000257666 Sabbagh, Rola A.	171.10		
11/21		ATM Withdrawal - 11/21 Mach ID 0284J 11911 Freedom Dr Reston VA 2131 0004042		200.00	
11/21		Uva Student Bill Stu Accts 141120 xxxxx7192 Haitham Sadeq		201.07	1,094.06
11/24		POS Purchase - 11/23 Mach ID 000000 Uppy's #69 (#20 Dulles VA 2131 00000000656985799 ?McC=5542		34.94	
11/24		POS Purchase - 11/23 Mach ID 000000 Foot Locker 07638 Sunrise FL 2131 00464327661669875 ?McC=5661		79.50	979.62
11/28		Bechtel Group IN Corp Pymnt Usp810002477311 Sabbagh, Rola A.	682.34		1,661.96
<b>Ending balance on 11/30</b>					<b>1,661.96</b>
<b>Totals</b>			<b>\$16,437.61</b>	<b>\$16,943.07</b>	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

**Summary of checks written** (checks listed are also displayed in the preceding Transaction history)

Number	Date	Amount	Number	Date	Amount
96	11/10	50.00	102 *	11/4	100.00

\* Gap in check sequence.

**Monthly service fee summary**

For a complete list of fees and detailed account information, please see the Wells Fargo Fee and Information Schedule and Account Agreement applicable to your account or talk to a banker. Go to [wellsfargo.com/feefaq](http://wellsfargo.com/feefaq) to find answers to common questions about the monthly service fee on your account.

Fee period 11/01/2014 - 11/30/2014

Standard monthly service fee \$10.00

You paid \$0.00

Account number: 261227805 ■ November 1, 2014 - November 30, 2014 ■ Page 4 of 5

WELLS  
FARGO

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**Monthly service fee summary (continued)**

This is the final period with the fee waived. For the next fee period, you need to meet the requirement(s) to avoid the monthly service fee.

**How to avoid the monthly service fee**Have any **ONE** of the following account requirements

	Minimum required	This fee period
· Minimum daily balance	\$1,500.00	\$511.93 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$2,499.61 <input checked="" type="checkbox"/>
· Total number of posted Wells Fargo Debit Card purchases and/or payments	10	36 <input checked="" type="checkbox"/>
· The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card		

**Monthly service fee discount(s) (applied when box is checked)**Age of primary account owner is 17 - 24 (\$5.00 discount) ☐

RC/RC